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November 29, 2020

Luz Texidor

**REDACTED**

Bronx NY 10457



RE: Current Creditor: Collins Financial Services, Inc.  
Original Creditor: AMERICAN INVESTMENT BANK, N.A.  
- DELL COMPUTER CORPORATION  
Account #: XXXXXXXXXXXXXXX0017  
Judgment Date: 05/14/2008  
Judgment Amount: \$3877.96  
Matter #: 285922

**BALANCE DUE\*:**

**\$ 6746.58**

This office has been hired to collect the above-referenced account. Unless you notify this office within thirty days after your receipt of this notice, that you dispute the validity of the debt, or any portion thereof, we will assume the debt to be valid. If you do notify this office in writing within the same thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you, if any, and we will mail to you a copy of such verification or judgment. If the original creditor is different from the current creditor named above, then upon your written request within thirty days after your receipt of this notice we will provide you with the name and address of the original creditor.

If you wish to make a payment, please make checks and/or money orders payable to Tromberg, Morris & Poulin, PLLC.

Sincerely,

Tromberg, Morris & Poulin, PLLC f/k/a Stephen Einstein & Associates, P.C.

**THIS FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT.  
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION**

*\*As of the date of this letter, you owe \$6,746.58. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection.*

**Please review State and Local Disclaimers if you are a resident of:**

**New York State:**

**23 NYCRR1 DISCLOSURES**

Pursuant to the rules of the New York State Department of Financial Services (NYSDFS) adopted under 23 NYCRR1 we are required to notify you of the following disclosures:

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.

That as debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., we are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- (i) the use or threat of violence;
- (ii) the use of obscene or profane language; and
- (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

**New York City:**

New York City Department of Consumer and Worker Protection License No. 2096865-DCA

Please note that the New York City Department of Consumer Affairs and Worker Protection ("DCWP") requires us to ask you for your language preference for reporting purposes. If you wish to share your preference send us an email to [language@tmppllc.com](mailto:language@tmppllc.com), along with your name and matter number. Please note that, at this time, this firm does not provide language services other than English. Translation and descriptions of commonly-used terms are available in multiple languages on the DCWP's website, [www.nyc.gov/dca](http://www.nyc.gov/dca)